

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

LORETO CRUZ JR

VALERIE L CRUZ

CASE NO. 04 B 25506

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor

SSN XXX-XX-8423

SSN XXX-XX-5234

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TRUSTEE'S FINAL REPORT AND ACCOUNT  
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Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 07/08/04 and confirmed on 10/12/04.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 25928.30 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
OCWEN LOAN SVCG	CURRENT MORTG	.00	.00	.00
OCWEN LOAN SVCG	MORTGAGE ARRE	5044.11	.00	5044.11
CITIFINANCIAL	SECURED VEHIC	1000.00	201.89	1000.00
BOULDER HILL DENTAL ASSN	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE FINANCIAL	FILED LATE	.00	.00	.00
US DEPARTMENT OF EDUCATI	UNSECURED	15069.31	.00	4664.11
US DEPARTMENT OF EDUCATI	UNSECURED	7695.12	.00	2381.72
US DEPARTMENT OF EDUCATI	UNSECURED	12185.85	.00	3771.65
US DEPARTMENT OF EDUCATI	UNSECURED	10259.52	.00	3175.43
ECAST SETTLEMENT CORPORA	UNSECURED	5032.07	.00	1557.48
HARVARD COLLECTION SERVI	UNSECURED	NOT FILED	.00	.00
VAN RU CREDIT CORPORATIO	UNSECURED	NOT FILED	.00	.00
VAN RU CREDIT CORPORATIO	UNSECURED	NOT FILED	.00	.00
DEPENDON COLLECTION SERV	UNSECURED	NOT FILED	.00	.00
RCMB COLLECTION AGENCY	UNSECURED	NOT FILED	.00	.00
SURGICAL PRACTICE	UNSECURED	NOT FILED	.00	.00
CITIFINANCIAL	UNSECURED	1600.00	.00	495.22

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	6044.11	.00	51841.87	.00	57885.98
PRINCIPAL PAID	6044.11	.00	16045.61	.00	22089.72
INTEREST PAID	201.89	.00	.00	.00	201.89
TOTAL PAID	6246.00	.00	16045.61	.00	22291.61

The Debtor's attorney, MYLER RUDDY & MCTAVISH, was allowed \$ 2200.00 and was paid \$ 206.00 direct and \$ 1994.00 through the plan.

The Trustee received \$ 1114.39 .

Refunds to the Debtor totaled \$ 528.30 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 10/08/08

/s/  
GLENN STEARNS  
CHAPTER 13 TRUSTEE